

**COWORX STAFFING SERVICES  
401(k) PLAN**

*Notice to Participants of Qualified Default Investment Alternatives*

TO: Participants and Beneficiaries with Accounts under the CoWorx Staffing Services 401(k) Plan (“Plan”)

DATE: May 1, 2014

**Right to Direct Investments.** The Plan provides you with the opportunity to exercise control over your investments. You may select from a variety of professionally managed investment funds among a list of specific funds selected by CoWorx Staffing Services LLC (“Employer”).

You alone are responsible for your investment decisions. Although the Employer, the Plan’s Trustee, and/or the Plan’s providers will provide information to you regarding your investment choices, it is your sole responsibility to monitor and manage your investments to meet your personal goals.

The Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). Pursuant to Section 404(c) of ERISA, the Plan fiduciaries, such as the Trustee and the Employer, will be relieved of liability for any losses that are the direct and necessary result of investment instructions that you provide. The offered investment funds are intended to provide you with a broad range of funds with varying levels of expected risk and return. There is no assurance that any option will achieve its stated goal or that any investment will not result in a loss. The Plan, the Trustee, and the Employer cannot and do not guarantee the performance of any of the funds and have no obligation to make up any losses that you may suffer.

**Default Investments.** *If you do not make investment elections, contributions to your Plan accounts will be invested in the funds designated by the Plan as default funds. Additionally, upon transfer of Plan funds to The Principal as described in the separate “Important Notice Concerning Your Rights Under The CoWorx Staffing Services 401(k) Plan,” your Plan investments will be transferred to a Principal LifeTime portfolio.*

The Plan’s default funds are intended to be “qualified default investment alternatives” (“QDIAs”) as that term is defined by applicable ERISA guidance. The Plan’s QDIAs are comprised of several Principal LifeTime portfolios, as listed in the below chart. If you do not make investment elections, your contributions will be invested in the fund corresponding to your attainment of age 65. The Employer or other Plan fiduciaries will not be liable for any investment losses resulting from their investment of your Plan contributions in a QDIA due to your failure to exercise your right to direct your own investments.

**The Plan’s QDIAs.** The investment objectives, risk and return characteristics, and fees and expenses associated with the Principal LifeTime portfolios are described below.

The Principal LifeTime portfolios are: (a) generally considered “life-cycle” or “target-retirement date” funds, each of which apply generally accepted investment theories, (b) diversified to minimize

the risk of large losses, and (c) designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures based on your age and a target retirement date of your age 65. The QDIAs change their asset allocations and associated risk levels over time, with the objective of becoming more conservative, that is, decreasing the risk of losses, with increasing age. The Plan’s QDIAs, and your age which determines the fund in which your accounts will be invested, if you fail to direct your investments, are as follows:

<b>Normal Retirement Date</b>	<b>Principal LifeTime Portfolio*</b>
2004 or earlier	Principal LifeTime Strategic Income Portfolio*
Between 2005 and end of 2012	Principal LifeTime 2010 Portfolio*
Between 2013 and end of 2017	Principal LifeTime 2015 Portfolio*
Between 2018 and end of 2022	Principal LifeTime 2020 Portfolio*
Between 2023 and end of 2027	Principal LifeTime 2025 Portfolio*
Between 2028 and end of 2032	Principal LifeTime 2030 Portfolio*
Between 2033 and end of 2037	Principal LifeTime 2035 Portfolio*
Between 2038 and end of 2042	Principal LifeTime 2040 Portfolio*
Between 2043 and end of 2047	Principal LifeTime 2045 Portfolio*
Between 2048 and end of 2052	Principal LifeTime 2050 Portfolio*
Between 2053 and end of 2057	Principal LifeTime 2055 Portfolio*
2058 or later	Principal LifeTime 2060 Portfolio*

The investment information that is being furnished to you simultaneously with this notice includes descriptions of the fees and expenses for each of the Principal LifeTime portfolios. You may also obtain additional information about the Principal LifeTime portfolios regarding the funds’ investment objectives and risk and return characteristics by visiting [www.principal.com](http://www.principal.com), calling 1-800-547-7754, reviewing the enrollment workbook, or reviewing the applicable prospectus.

To learn more about the Plan’s QDIAs and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook.

Neither the principal nor the underlying assets of the Principal LifeTime portfolios are guaranteed at any time. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of the Principal LifeTime portfolio options including determination of when the portfolio achieves its most conservative allocation. Should you choose to retire significantly earlier or later, you may want to consider an investment option with an asset allocation more appropriate to your situation.

**Right to Direct Default Funds to Other Investment Alternatives Available Under the Plan.**

Even if some or all of your accounts are invested in a QDIA, you have the right to change the investment of those accounts by exercising your right to direct your investments under the Plan. At any time, you may also change the way future Plan contributions are invested or change the investments of your current accounts by visiting [www.principal.com](http://www.principal.com), or by calling 1-800-547-7754. No fees or expenses are associated with transferring out of a QDIA. The participant benefit statements you receive quarterly identify the funds in which your Plan contributions are invested. You are encouraged to make your own investment elections under the Plan. If you have not done so, please visit [www.principal.com](http://www.principal.com) or call 1-800-547-7754 for more information.

**Where to Obtain Investment Information.** To help make your decisions, investment information is available to you from the Employer. You may also visit [www.principal.com](http://www.principal.com) or call 1-800-547-7754 for information. Information is also available in the Plan's Summary Plan Description.

**General Information.** This Notice is being provided to you in accordance with the U.S. Department of Labor's Final Rule Regarding Default Investment Alternatives Under Participant Directed Individual Account Plans. If you have any questions or require additional information, please contact COWORX STAFFING SERVICES LLC, BENEFITS DEPARTMENT, 1375 PLAINFIELD AVENUE, WATCHUNG NJ 07069-5482; PHONE: 800-754-7000, press 1, extension 2103; EMAIL: [benefits@coworxstaffing.com](mailto:benefits@coworxstaffing.com).